

Senator Lieberman's Mortgage Assistance Tip Sheet

Over the past year, we have seen a vast increase in the number of Connecticut residents experiencing foreclosures. If you or someone close to you has fallen, or expect to fall, behind on mortgage payments, Senator Lieberman urges you to reach out as soon as possible to agencies that may be able to help you. The law provides certain safeguards for Connecticut homeowners. For instance, some unemployed and underemployed homeowners may apply for a 6-month protection from mortgage foreclosure and the restructuring of their mortgage payments. Acting now increases the potential for a solution.

The following resources can help you to understand better options that may be available:

- Neighborworks America, a nonprofit organization created by Congress, provides financial support and technical assistance to homeowners in all fifty states, including Connecticut. Neighborworks can be reached by phone 24 hours a day, 7 days a week, at 1-888-995-HOPE. You can also visit the NeighborWorks Center for Foreclosure Solutions' website at:
<http://www.nw.org/network/neighborworksProgs/foreclosuresolutions/default.asp>.
- Governor M. Jodi Rell has established a Mortgage Foreclosure Assistance Hotline for Connecticut residents facing foreclosure on their homes. To access the Hotline, call (877) 472-8313 toll-free, Monday through Friday, 8 am to 5 pm.
- The Connecticut Department of Banking offers a website on "avoiding foreclosure." The site offers advice to people falling behind on their mortgage payments. To access this resource, please visit:
<http://www.ct.gov/dob/cwp/view.asp?a=2235&q=386114>.
- The U.S. Department of Housing and Urban Development maintains a list of free- or low-cost approved housing counselors. To obtain this list, please contact HUD at 1-800-569-4287.
- The Neighborhood Assistance Corporation of America provides in-person guidance. They are located at 144 Orange Street in New Haven, and can be reached at 203-562-6220.
- The Legal Assistance Resource Center of Connecticut, which offers statewide legal services, can be reached at 1-860-344-0380 in the Middletown area, and at 800-453-3320 from elsewhere within Connecticut.